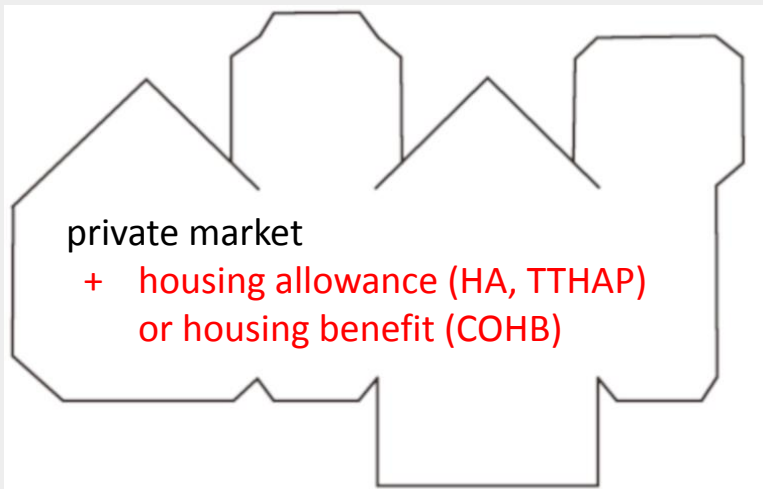


is



a fair alternative
to social housing?

HOUSING ALLOWANCES

2019: 5,401 households were housed with HA, $\frac{1}{3}$ at \$250/month, $\frac{2}{3}$ at \$500/month

2021: >7,100 households are housed with HA

2021: plan to house 1,440

OPHI-funded stream ends in 2022, TTHAP ends in 2024

<https://www.toronto.ca/legdocs/mmis/2019/ph/bgrd/backgroundfile-133039.pdf>

<https://www.toronto.ca/legdocs/mmis/2021/bu/bgrd/backgroundfile-160336.pdf>

COHB

2020: 1,100 households from the Centralized Waiting List were housed with COHB

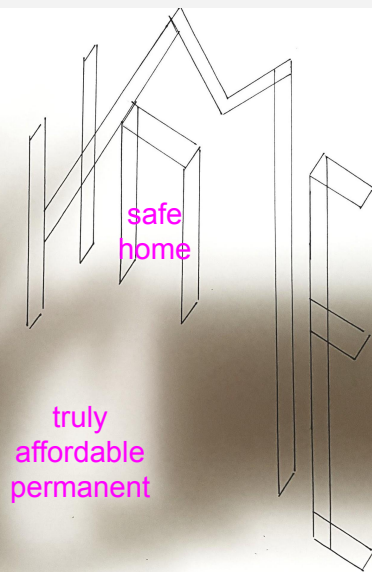
April 2020: The City says that it has 7.5M for 2020/2021 and 9.4M for 2021/2022 and that this should provide support to 1,300 households.

COHB program ends in 2029

<https://www.toronto.ca/legdocs/mmis/2020/cc/bgrd/backgroundfile-147153.pdf>

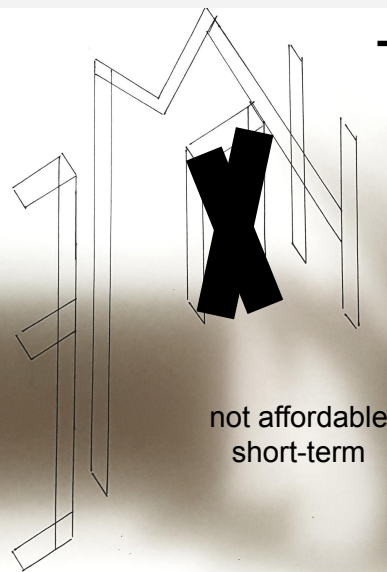
<https://www.toronto.ca/legdocs/mmis/2021/bu/bgrd/backgroundfile-160336.pdf>

RGJ



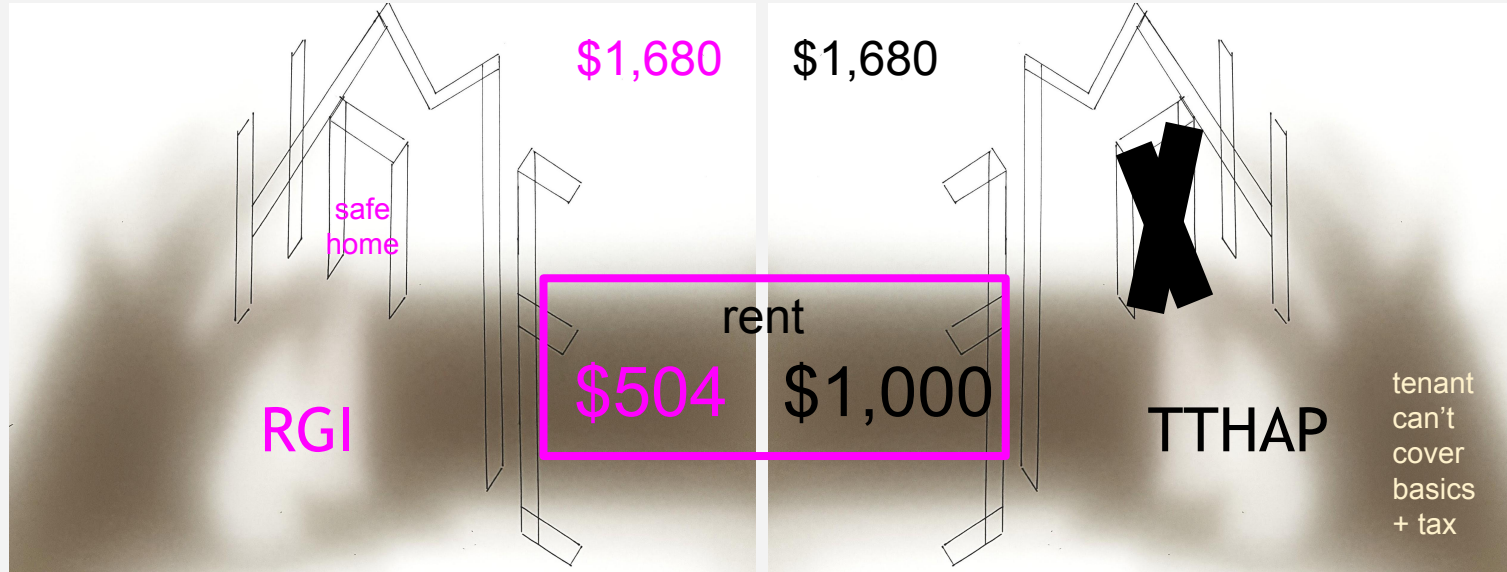
tenant
can't
cover
rent for
decent
place +
food +
basics +
tax

TTHAP



minimal wage earner 30h/week

$$\text{income} = \\ \$14 \times 30 \times 4 =$$

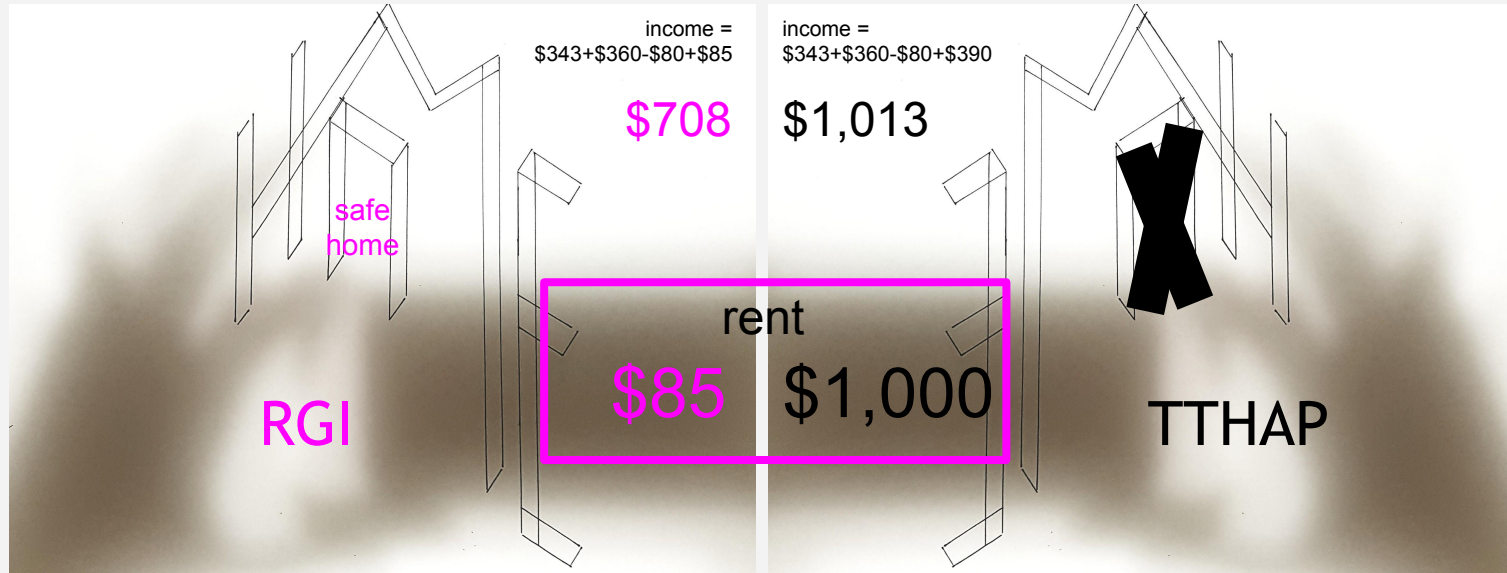


$$\text{Rent} = \\ 30\% \text{ of income}$$

A unit equivalent to a TCHC RGI unit would be at least at TTHAP eligibility rent cap which is \$1,500. With a TTHAP of a maximum of \$500, actual rent comes to \$1,000.

OW recipient with part-time job

income = OW basic needs allowance + job earning minus OW clawback + OW shelter allowance



Recipients of social assistance (OW and ODSP) pay a rent prescribed by provincial rent scales (\$85 for single OW recipient), unless the recipient earns more than a threshold (\$360 for OW). The shelter allowance is then equal to the rent up to a maximum (\$390 for OW recipients).

A unit equivalent to a TCHC RGI unit would be at least at TTHAP eligibility rent cap which is \$1,500. With a TTHAP of a maximum of \$500, actual rent comes to \$1,000.

ODSP recipient

income =
ODSP basic needs allowance + ODSP shelter allowance



When in RGI and unless they earn more than a threshold (\$440 for ODSP; \$360 for OW), recipients of social assistance pay a rent prescribed by provincial rent scales (\$109 for ODSP recipients). Their shelter allowance is then reduced to that rent and they live with their basic needs allowance = \$672.

A unit equivalent to a TCHC RGI unit would be at least at TTHAP eligibility rent cap which is \$1,500. With a TTHAP of a maximum of \$500, actual rent comes to \$1,000.

Housing Allowances (HA) do not serve their intended population

Example: individuals with a TTHAP of \$500/month, living in a one bedroom at TTHAP eligibility rent cap = \$1,500 (2020), i.e. \$330 under padmapper's rental AMR, with a rent of \$1,000/month and basic needs as little as what the abysmally low ODSP rate allows, i.e. \$672/month

Does a **homeless and/or unemployed person** who gets on OW have a chance to be (fairly) housed?

With no work, they get only \$733/month and can't cover rent. With a job, they need to make more than the OW limit to pay rent, and so lose OW.

Does a **person disabled by** their journey as a homeless individual, and/or by an accident/illness/loss of family or job/life-shattering eviction have a chance to be (fairly) housed?

Getting on ODSP is extremely hard. If they get it and do not work, they get \$1,169/month, can cover rent, but then have no money for food. If they were able to get ODSP and work, then, they would have to make \$850/month to cover rent and basics. This is expecting a lot: only 10% of ODSP recipients can work (2017 ODSP Trends); stable job with accommodating employers are extremely rare; steadily work 15h/week is not necessarily possible for a trauma-survivor and/or disabled person.

Would the **average tenant in social housing** have a fair chance?

The average tenant of RGI units in a TCHC building earned \$1,473/month income in 2017, corresponding to \$1,571/month in 2021 terms.

Does a **minimal wage earner working 30h/week** have a chance?

They would make \$1,680/month = \$1,497 after tax. They could not be able to cover rent and basics, even at the ODSP rate.

no access to one bedroom at \$1,500/month

so, what's next?

homeless and/or unemployed person

person disabled by

average tenant in social housing

minimal wage earner

homelessness
obligation to move far and loss of community
1st come 1st serve unit in Toronto
only 200 sq feet with only one cook unit
bedbugs/cockroaches/mice/rats
(next to) no-sunlight basement
need for help by legal clinic
moldy basement
black molds
not enough heat
heat on hydro bill
rare if any maintenance
life + safety issues
discrimination
renoviction
foodbank
stress
disabled
illness

AMR = \$1,830/month
(March 2021)

no access to one bedroom at \$1,500/month
no access to decent housing

Rent-Geared-To-Income (RGI)		Housing Allowances(HA)/TTHAP
easy to find how to apply for the Centralized Waiting List and to know if one belongs to “priority” group; less clear how the “priority rules” are applied, impossible to know where one is on waiting list and on dedicated lists from certain housing providers	transparency	very hard to find what programs exist and impossible to find what their rules are besides that the programs are only for target populations (“relocation” + “chronically homeless”); not clear who exactly are in the target populations and if the new Eviction Prevention program (EPIC) is offering HAs as well
<ul style="list-style-type: none"> . online - publically accessible . asks for same stringent proof of status and of income . potential tenant used to get 3 offers, will get only one in future . are those registered in shelters automatically added to the Waiting List as they are supposed to? 	application process	by referral agency, difficult, a lot of people abandon in both streams <ul style="list-style-type: none"> . asks for stringent proof of status that target population generally do not have . HA amounts and rent cap not disclosed . all backwards and risky: one has to find a place and a landlord willing to sign a lease with a potential tenant who does not know if they will get HA and how much
<ul style="list-style-type: none"> . when one comes top of the waiting list, one used to have 3 chances, but the rules will now force people to accept the 1st offer. Toronto is implementing a new system, but that does not seem to compensate for the choice offered before. . eligibility as a member of a priority group is not clear 	eligibility	<ul style="list-style-type: none"> . nerve wrecking . decided by City and then reviewed by Province . reviewed yearly
2 to 14 years	wait	form the time the application is ready, it takes 4 to 6 weeks to know if it is accepted; it is ridiculously stressful because the wait time comes after one has signed a lease
rent is re-calculated when income changes, but the rules re getting simplified. rent will be based on income tax returns and there will be less recalculations.	calculation of rent	tenant pays rent minus allowance
<ul style="list-style-type: none"> . being transferred into another unit is very difficult . “portable RGI” exists in Strong Communities Rent Supplement Program 	portability	limited by re-application process and by the change of rent cap when moving
larger than on private market, not always well maintained	type of unit	smaller than RGI and often substandard because of limited HA
less probable because housing providers are regulated	discrimination	easily by private landlords
ALWAYS	affordability	. HA of \$250 or \$500/month do not allow for affordability of decent place on private market + food for the target populations
YES	long-term housing security	NO: <ul style="list-style-type: none"> . programs have end dates . evictions are frequent